

CTL/DEB/19-20/Noting Certificate/ 5912

October 31, 2019

To Whomsoever It May Concern,

**CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION**


[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **Spandana Sphoorty Financial Limited (“the Company”)** for the Half year ended September 30, 2019.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For **Catalyst Trusteeship Limited**

*Nclakhan*  
**Authorised Signatory**



**Independent Auditor's Review Report on the Quarterly and Year to Date Unaudited Standalone Financial Results of the Company Pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended****Review Report to  
The Board of Directors  
Spandana Sphoorty Financial Limited**

1. We have reviewed the accompanying statement of unaudited standalone financial results of Spandana Sphoorty Financial Limited (the "Company") for the quarter ended September 30, 2019 and year to date from April 1, 2019 to September 30, 2019 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"). Attention is drawn to the fact that the Statement of cash flows for the corresponding period from April 1, 2018 to September 30, 2018, as reported in these unaudited standalone financial results have been approved by the Board of Directors of the Company but have not been subjected to review.
2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, 'Interim Financial Reporting' ("Ind AS 34") prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Ind AS 34 prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.
5. We draw attention to Note 8 of the Statement, which describes an uncertainty arising from an observation made by the Reserve Bank of India ("RBI") with regards to adherence to the pricing guidelines issued under RBI Master Directions DNBR. PD. 008/03.10.119/2016-17 dated September 1, 2016, as amended ("Master Directions") and management's response thereto supported by external legal advice confirming compliance with the Master Directions. Pending outcome of the management's response to the RBI, no provision has been made in these unaudited standalone financial results. Our conclusion on the Statement is not modified in respect of the above matter.
6. We have not audited or reviewed the comparative financial information appearing in the Statement for the corresponding quarter ended September 30, 2018 and the preceding quarter ended June 30, 2019 which have been presented solely based on the information compiled by the Management and has been approved by the Board of Directors. Further, we report that the figures for the quarter ended September 30, 2019 represent the derived figures between the reviewed figures in respect of the period from April 1, 2019 to September 30, 2019 and the figures for the quarter ended June 30, 2019, which were not subjected to our audit or review.

# S.R. BATLIBOI & Co. LLP

Chartered Accountants

Spandana Sphoorty Financial Limited


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7. We have audited the standalone financial results of the Company for the corresponding period from April 1, 2018 to September 30, 2018 prepared by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with SEBI Circular No. CIR/IMD/DF1/69/2016 dated August 10, 2016, on which we had issued an unmodified audit opinion dated November 14, 2018.

For S.R. Batliboi & Co. LLP

Chartered Accountants

ICAI Firm registration number: 301003E/E300005



per Viren H. Mehta

Partner

Membership No.: 048749

UDIN: 19048749AAABC52346

Hyderabad

October 31, 2019

**SPANDANA SPHOORTY FINANCIAL LIMITED**

(CIN: L65929TG12003PL10040648)

Regd. Office: Plot No: 31 & 32, Ranky Selection Towers, Tower A, Ground Floor,

Financial Dist. Nanakramguda, Hyderabad, Telangana - 500072.

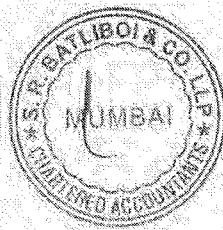
Phone No. : 040-4812 6666, Website: www.spandanaindia.com

Statement of Unaudited Standalone Financial Results for the Quarter and Half year ended September 30, 2019

(Rupees in millions unless otherwise stated)

Sr.No.	Particulars	Quarter ended			Half year ended		Year ended
		30-Sep-19 (Unaudited)	30-Jun-19 (Unaudited)	30-Sep-18 (Unaudited)	30-Sep-19 (Unaudited)	30-Sep-18 (Audited)	March 31, 2019 (Audited)
	<b>Revenue from Operations</b>						
(a)	Interest Income	2,967.77	2,716.69	2,497.11	5,684.46	4,728.28	9,914.42
(b)	Commission Income	56.47	46.20	41.61	102.67	76.26	147.59
(c)	Net gain on fair value changes	482.86	147.18	26.63	630.04	48.91	265.70
(d)	Others	19.12	11.80	7.20	30.92	13.95	35.10
I	<b>Total Revenue from operations</b>	<b>3,526.22</b>	<b>2,921.87</b>	<b>2,572.55</b>	<b>6,448.09</b>	<b>4,866.53</b>	<b>10,362.81</b>
II	Other income	79.22	66.89	0.35	146.11	0.68	54.27
III	<b>Total Income (I+II)</b>	<b>3,605.44</b>	<b>2,988.76</b>	<b>2,572.90</b>	<b>6,594.20</b>	<b>4,867.21</b>	<b>10,417.08</b>
	<b>Expenses</b>						
(a)	Finance cost	991.04	883.21	889.83	1,874.25	1,700.45	3,564.71
(b)	Impairment on financial instruments	210.24	228.79	128.85	439.03	149.26	454.17
(c)	Employee benefits expense	394.66	390.36	320.79	785.02	603.63	1,299.89
(d)	Depreciation and amortization expense	23.67	19.25	18.64	42.92	31.24	69.19
(e)	Other expenses	112.72	80.47	79.63	195.19	142.65	335.31
IV	<b>Total expenses (IV)</b>	<b>1,732.33</b>	<b>1,602.08</b>	<b>1,437.74</b>	<b>3,334.41</b>	<b>2,627.23</b>	<b>5,723.27</b>
V	<b>Profit before tax (III-IV)</b>	<b>1,873.11</b>	<b>1,386.68</b>	<b>1,135.16</b>	<b>3,259.79</b>	<b>2,239.98</b>	<b>4,693.81</b>
	<b>Tax expense:</b>						
	Current tax						3.48
	Deferred tax	1,448.10	480.88	399.35	1,928.98	786.91	1,602.85
VI	<b>Income tax expense (VI)</b>	<b>1,448.10</b>	<b>480.88</b>	<b>399.35</b>	<b>1,928.98</b>	<b>786.91</b>	<b>1,606.33</b>
VII	<b>*Profit for the period / year (V-VI)</b>	<b>425.01</b>	<b>905.80</b>	<b>735.81</b>	<b>1,330.81</b>	<b>1,453.07</b>	<b>3,087.48</b>
VIII	<b>Other Comprehensive Income</b>						
	<b>Items that will not be reclassified subsequently to profit or loss</b>						
(a)	Re-measurement gains (losses) on defined benefit plans	(11.41)	(0.56)	(1.37)	(11.97)	(1.95)	(3.07)
	Income tax effect	2.82	0.20	0.48	3.01	0.68	1.07
(b)	<b>Items that will be reclassified subsequently to profit or loss</b>						
	Fair Value gain on loan portfolio	(73.92)	(319.40)	-	(393.32)	-	588.80
	Income tax effect	112.62	111.61	-	98.89	-	(240.69)
IX	<b>Total comprehensive income for the period / year (VII+VIII)</b>	<b>329.88</b>	<b>697.65</b>	<b>734.92</b>	<b>1,027.52</b>	<b>1,451.80</b>	<b>3,533.59</b>
X	<b>Earnings per share (equity share, par value of Rs.10 each)</b>						
	Computed on the basis of total profit for the period year						
	Basic* (Rs.) (EPS)	6.85	15.19	12.34	21.88	25.47	52.92
	Diluted* (Rs.) (DPS)	6.80	15.05	12.34	21.68	25.46	52.81

\*EPS and DPS are not annualised



**SPANDANA SPOORTY FINANCIAL LIMITED**

(CIN: L65929TG2003PLC040648)

Regd. Office: Plot Nos- 31 & 32, Ranky Selenium Towers, Tower A, Ground Floor,

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Phone No. : 040-4812 6666, Website: www.spandanaindia.com

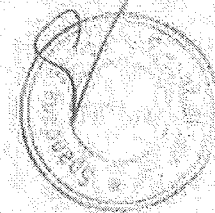
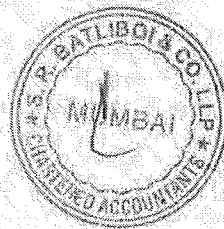
Statement of Unaudited Standalone Financial Results for the Quarter and Half year ended September 30, 2019

**Notes:**

1. Disclosure of standalone assets and liabilities as per Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended as at September 30, 2019.

(Rupees in millions unless otherwise stated)

Sr.No.	Particulars	As at	
		September 30, 2019	March 31, 2019
		(Unaudited)	(Audited)
	<b>ASSETS</b>		
(1)	<b>Financial assets</b>		
(a)	Cash and cash equivalents	7,769.22	1,454.07
(b)	Bank balances other than cash and cash equivalents	1,882.91	2,028.09
(c)	Trade receivables	157.77	35.49
(d)	Loan portfolio	43,991.85	41,653.89
(e)	Investments	646.76	646.35
(f)	Other financial assets	1,729.10	861.35
	<b>Total financial assets</b>	<b>56,177.61</b>	<b>46,679.24</b>
(2)	<b>Non-financial assets</b>		
(a)	Current tax assets (net)	99.09	83.37
(b)	Deferred tax assets (net)	213.23	1,998.36
(c)	Property, plant and equipment	171.39	70.86
(d)	Intangible assets	17.18	21.53
(e)	Other non-financial assets	82.12	127.01
	<b>Total non-financial assets</b>	<b>583.01</b>	<b>2,301.13</b>
	<b>Total assets</b>	<b>56,760.62</b>	<b>48,980.37</b>
	<b>LIABILITIES AND EQUITY</b>		
	<b>LIABILITIES</b>		
(1)	<b>Financial liabilities</b>		
(a)	Debt securities	11,770.54	13,719.64
(b)	Borrowings (other than debt securities)	19,499.80	15,529.89
(c)	Subordinated liabilities	201.54	201.56
(d)	Other financial liabilities	1,267.97	435.21
	<b>Total financial liabilities</b>	<b>32,739.85</b>	<b>29,886.30</b>
(2)	<b>Non-financial liabilities</b>		
(a)	Current tax liabilities (net)	3.48	3.48
(b)	Provisions	16.21	3.42
(c)	Other non-financial liabilities	324.66	223.43
	<b>Total non-financial liabilities</b>	<b>344.35</b>	<b>230.33</b>
(3)	<b>EQUITY</b>		
(a)	Equity share capital	641.77	596.34
(b)	Other equity	23,034.65	18,267.40
	<b>Total equity</b>	<b>23,676.42</b>	<b>18,863.74</b>
	<b>Total liabilities and equity</b>	<b>56,760.62</b>	<b>48,980.37</b>



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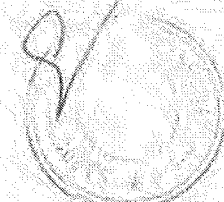
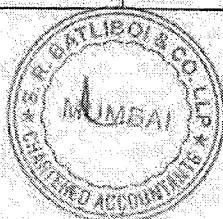
**Statement of Unaudited Standalone Financial Results for the Quarter and Half year ended September 30, 2019**

**Notes:**

2. Disclosure of standalone statement of cashflow as per Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended for the half year ended September 30, 2019:

(Rupees in millions unless otherwise stated)

Particulars	Half year ended		Year ended
	30-Sep-19	30-Sep-18	March 31, 2019
	(Unaudited)	(Unaudited)	(Audited)
<b>Cash flow from operating activities</b>			
Profit before tax	3,259.79	2,239.96	4,693.81
Adjustments for:			
Interest on income tax	-	-	1.15
Depreciation and amortization	42.92	31.24	69.19
Share based payment to employees	20.20	10.92	41.14
Provision for gratuity	4.24	1.64	3.95
Net gain on derecognition of property, plant and equipment	-	(0.03)	(0.03)
Impairment on financial instruments	439.03	149.26	454.17
Net gain on fair value changes	(16.31)	(48.04)	(109.57)
Other provisions and write offs	17.63	7.67	23.61
<b>Operating profit before working capital changes</b>	<b>3,767.50</b>	<b>2,392.62</b>	<b>5,177.42</b>
Movements in working capital :			
Increase / (decrease) in other financial liabilities	832.80	1,060.71	290.10
Increase / (decrease) in provisions	(3.42)	(5.56)	(7.50)
Increase / (decrease) in other non financial liabilities	101.23	28.69	43.12
(Increase) / decrease in bank balances other than cash and cash equivalents	145.18	(683.55)	(995.63)
(Increase) / decrease in trade receivables	(122.28)	(13.66)	(9.95)
(Increase) / decrease in loan portfolio	(3,170.30)	(8,456.42)	(10,522.94)
(Increase) / decrease in other financial assets	(885.38)	(497.47)	(225.23)
(Increase) / decrease in other non financial assets	44.90	(105.64)	(111.54)
<b>Cash used in operations</b>	<b>710.23</b>	<b>(6,280.28)</b>	<b>(6,362.15)</b>
Income taxes paid	(15.73)	(101.29)	(135.61)
<b>Net cash used in operating activities (A)</b>	<b>694.50</b>	<b>(6,381.57)</b>	<b>(6,497.76)</b>
<b>Cash flow from investing activities</b>			
Purchase of property, plant and equipment	(139.10)	(41.38)	(69.07)
Purchase of intangible assets	-	(3.72)	(8.00)
Proceeds from derecognition of property, plant and equipment	-	0.05	0.08
Purchase of investments	(23,806.24)	(32,715.13)	(67,585.20)
Sale of investments	23,822.54	32,763.18	67,694.76
Investment in subsidiary	-	-	(625.35)
<b>Net cash used in investing activities (B)</b>	<b>(122.80)</b>	<b>3.00</b>	<b>(592.78)</b>
<b>Cash flow from financing activities</b>			
Proceeds from issue of equity shares (including securities premium)	3,889.14	501.00	501.00
Balance subscription of optionally convertible redeemable preference shares (all series)	-	532.31	532.31
Proceeds from issue of Share Warrants (including securities premium)	-	-	349.03
Dividend paid on compulsory convertible preference shares (all class)	-	(0.13)	(0.13)
Debt securities (net)	(1,949.10)	1,595.00	3,572.51
Borrowings (other than debt securities) (net)	3,969.91	5,958.24	2,564.81
Subordinated liabilities (net)	(0.02)	(0.12)	0.01
Share issue expenses	(166.48)	-	-
<b>Net cash from financing activities (C)</b>	<b>5,743.45</b>	<b>8,935.33</b>	<b>7,519.54</b>
<b>Net increase / (decrease) in cash and cash equivalents (A + B + C)</b>	<b>6,315.15</b>	<b>2,556.76</b>	<b>429.00</b>
Cash and cash equivalents at the beginning of the period /year	1,454.07	1,025.07	1,025.07
<b>Cash and cash equivalents at the end of the period /year</b>	<b>7,769.22</b>	<b>3,581.83</b>	<b>1,454.07</b>





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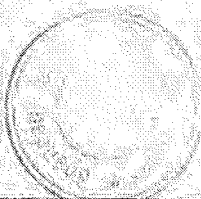
Financial Dist, Nanakramguda, Hyderabad, Telangana - 500032.

Phone No. : 040-4438 6666, Fax No.: 040-4438 6648, Website: www.spandanaindia.com

Statement of Unaudited Standalone Financial Results for the quarter and half year ended September 30, 2019

**Notes:**

- 3 The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on October 31, 2019, in accordance with the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 4 During the quarter ended September 30, 2019 the Company has completed the Initial Public Offer (IPO) of its equity shares, comprising a fresh issue of 45,43,385 equity shares having a face value of Rs.10 each at an offer price of Rs.856 per share aggregating Rs.3,889 million by the Company and an offer for sale of 93,56,725 equity shares by existing shareholders aggregating Rs.8,009 million. Pursuant to the IPO, the equity shares of the Company have got listed on BSE Limited and NSE Limited on August 19, 2019.
- 5 The Company operates in a single business segment i.e., lending to members, having similar risks and returns for the purpose of Ind AS 108 on 'Operating Segments'. The Company operates in single geographic segment, i.e domestic.
- 6 Effective April 1, 2019 the Company has adopted INDAS 116 "Leases" and applied to all lease contracts existing on April 1, 2019 using the modified retrospective approach. Based on the same and as permitted under the specific transitional provisions in the standard, the Company has not restated the comparative information. On transition, the adoption of the new standard resulted in recognition of right-of-use asset and a corresponding lease liability of Rs.114.27 million. The effect of this adoption is not material to the profit and earnings per share for the period.
- 7 Pursuant to the Taxation Laws (Amendment) Ordinance 2019, promulgated on September 20, 2019, the Company has decided to exercise the option permitted u/s 115BAA of the Income Tax Act, 1961 to compute income tax at the revised rate (i.e. 25.17%) from the current financial year. As a result, the charge on account of remeasurement of deferred tax assets and reversal of MAT credit entitlement during the quarter ended September 30, 2019 aggregates to Rs.806.29 million.
- 8 RBI has conducted annual inspection of the Company for FY18 and shared its concerns vide letter dated March 28, 2019. One of the supervisory concerns mentioned in their letter is that the Company overcharged interest rate to the extent of 0.66% on the loans disbursed during the quarter ending September 2017, violating pricing guidelines prescribed under paragraph 54 of the Master Directions DNBR, PD, 008/03.10.119/2016-17 dated September 1, 2016, as amended, (the 'Master Directions'). The RBI has further advised the Company to initiate the refund process. The Company is of the opinion that the pricing of qualifying loans is very much in line with para 54 of the Master Directions. Three independent legal opinions have been obtained substantiating that the Company's method of determining the pricing of qualifying MFI loans is in compliance with the Master Directions. The Company submitted its response to RBI to this effect on May 31, 2019.
- 9 The comparative financial results pertaining to the corresponding quarter ended June 30, 2019 and quarter ended September 30, 2018 have not been subjected to a limited review or audit by our statutory auditors. However, the management has exercised necessary due diligence to ensure that the financial results provide a true and fair view of the Company's affairs.
- 10 Previous year/periods figures have been regrouped/rearranged wherever necessary to conform with current period's classification.



For and on behalf of the Board of Directors of  
**SPANDANA SPHOORTY FINANCIAL LIMITED**

  
**Padma Gangireddy**  
Managing Director

Place: Hyderabad  
Date: October 31, 2019



# SPANDANA

Ref: SSFL/BSE/2018-19/064

Date: October 31, 2019

Scrip Code: 956818, 956928, 956949, 957066, 957105, 957126, 957972 & 958432

To  
Manager  
Listing Department  
BSE Limited,  
Department of Corporate Services  
P. J. Towers, 25<sup>th</sup> Floor, Dalal Street,  
Mumbai - 400001

Dear Sir,

**Sub: Information Required under Regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015**

This is to inform you that the details /information/ documents as required to be given pursuant to the provisions of the Regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 for the half-year ended on standalone basis, are given herein:

**(a) Credit Rating and Changes in Credit Rating (if any):**

Rating Agency	Term	Credit Rating (as on 30 <sup>th</sup> September, 2019)
ICRA Limited	Long term	[ICRA]A- (Stable)

**(b) Asset cover available:** Non Banking Financial Companies registered with the Reserve Bank of India are not required to disclose the said requirements

**(c) Debt equity ratio:** 1.33 times

**(d) Previous due date for the payment of interest / repayment of principal of non convertible debt securities:**

Security Description	ISIN	Previous due dates for payment of Interest/repayment of Principal	Type of Payment
12.30% Rated, Listed, Senior, Secured, Redeemable, Taxable, Non-Convertible Debentures	INE572J07026	15/04/2019	Paid (Interest)
		15/05/2019	Paid (Interest)
		17/06/2019	Paid (Interest)
		15/07/2019	Paid (Interest)
		16/08/2019	Paid (Interest)
		16/09/2019	Paid (Interest)
14.00% Secured, Rated, Listed, Redeemable, Transferable, Non-convertible Debentures.	INE572J07034	18/09/2019	Paid (Interest)

Spandana Sphoorty Financial Limited  
CIN - L65929TG2003PLC040648  
Plot No.31 & 32, Ramky Selenium Towers, Tower A,  
Ground Floor, Financial Dist, Nanakramguda, Hyderabad - 500 032.  
Ph : 491 40 48126666, Fax : 040-44386640  
contact@spandanaindia.com, www.spandanaindia.com







## SPANDANA

200 (Two Hundred) Fully paid up Listed Senior Unsecured Dematerialised Non-Convertible Debentures	INE572J08016	26/09/2019	Fully redeemed by exercise of put-option
13.35% Partly Paid, Rated, Listed, Senior, Secured, Redeemable, Taxable, Non-Convertible Debentures	INE572J07091	28/06/2019 30/09/2019	Paid (Interest and Amortization)
12.30% Rated, Listed, Senior, Secured, Redeemable, Taxable, Non-Convertible Debentures	INE572J07059	15/04/2019 15/05/2019 17/06/2019 15/07/2019 16/08/2019 16/09/2019	Paid (Interest) Paid (Interest) Paid (Interest) Paid (Interest) Paid (Interest) Paid (Interest)
13.15% Rated Secured Listed Redeemable Non-Convertible Debentures	INE572J07067	30/04/2019	Paid (Interest)
12.45% Rated, Listed, Senior, Secured, Redeemable, Taxable, Non-convertible Debentures of Re. 10,00,000/- each	INE572J07083	31/05/2019 31/08/2019 27/09/2019	Paid (Interest and Amortization) Paid (Interest and Amortization) Pre-mature full redemption
820 (Eight Hundred and Twenty) Secured, Rated, Listed, Redeemable, Transferable Non-convertible Debentures	INE572J07109	07/06/2019	Paid (Interest)

(e) Details of next due dates falling during the 2<sup>nd</sup> half year of FY 2019-20 for the payment of interest/repayment of principle of non-convertible debentures

Security Description	ISIN	Next due dates for payment of Interest/repayment of Principal	Type of Payment
14.00% Secured, Rated, Listed, Redeemable, Transferable, Non-convertible Debentures	INE572J07034	18/03/2020	(Interest)
13.50% Fully Paid, Rated, Listed, Senior, Secured, Redeemable, Taxable, Non-Convertible Debentures	INE572J07091	03/10/2019 27/12/2019 27/03/2020	Pre-mature redemption of 2500 Debentures (Interest and Amortization) (Interest and Amortization)
13.15% Rated Secured Listed Redeemable Non-Convertible Debentures	INE572J07067	31/10/2019	(Interest)
820 (Eight Hundred and Twenty) Secured, Rated, Listed,	INE572J07109	09/12/2019	(Interest)

Spandana Sphoorty Financial Limited  
 CIN - L65929TG2003PLC040648  
 Plot No.31 & 32, Ramky Selenium Towers, Tower A,  
 Ground Floor, Financial Dist, Nanakramguda, Hyderabad - 500 032.  
 Ph : +91 40 48126666, Fax : 040-44386640  
 contact@spandanaindia.com, www.spandanaindia.com





## SPANDANA


Redeemable, Transferable Non-convertible Debentures			
12.30% Rated, Listed, Senior, Secured, Redeemable, Taxable, Non-Convertible Debentures	INE572J07026	15/10/2019	Pre-mature full redemption
12.30% Rated, Listed, Senior, Secured, Redeemable, Taxable, Non-Convertible Debentures	INE572J07059	15/10/2019	Pre-mature full redemption

- (f) Debt service coverage ratio: Non Banking Financial Companies registered with the Reserve Bank of India are not required to disclose the said requirements
- (g) Interest service coverage ratio: Non Banking Financial Companies registered with the Reserve Bank of India are not required to disclose the said requirements
- (h) Debenture redemption reserve: Non Banking Financial Companies registered with the Reserve Bank of India are not required to create Debenture Redemption Reserve in case of Privately Placed Debentures.
- (i) Net worth of the Company as on 30.09.2019: Rs.2,36,764.25 Lakhs.
- (j) Net Profit After Tax: Rs. 13,308.13 Lakhs.
- (k) Earnings Per Share: (i) Basic: 21.88 per share  
(ii) Diluted: 21.68 per share

You are requested to kindly take the same on record

Thanking you

For Spandana Sphoorty Financial Limited

  
Rakesh Jhinjaria  
Company Secretary  
Membership No.: F8325

